



FIRST NATIONS DEVELOPMENT INSTITUTE

The Stores Building • 11917 Main Street • Fredericksburg, VA 22408
(540) 371-5615 • Fax (540) 371-3505

September 15, 1998

Mike Catches, Director
Rapid City Housing Coalition
2040 W. Main Street, Ste. 209
Rapid City, SD 57702
fax 605/341-9939

Dear Mr. Catches:

I am writing on behalf of First Nations Development Institute, to express support for the Rapid City Housing Coalition's challenge to the proposed merger of Norwest Corporation and Wells Fargo & Company. First Nations commends your efforts to bring about change in the way banks do business with Indian Country since this is vital to our ability to act as our own change agents in creating economic development opportunities and growth.

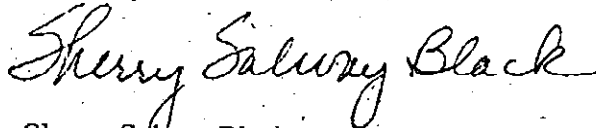
First Nations has also conducted research specific to the needs of Native communities in the Plains states for access to credit, investments and financial services. We have collected responses from 164 Native people from tribes, Native nonprofit organizations and groups from Minnesota, Montana, North Dakota, South Dakota, Wyoming, Nevada, Oregon, California and New Mexico. The findings of this research point to the wide gaps that exist between the needs of Native people for lending, credit and banking services and the actual financial and banking services that reach out and benefit Native people. Given the disparity that exists between the two, and based on our qualitative research findings, we are submitting testimony that recommends conditional approval of the merger. First Nations' approval is conditional on 1) an empirical comparative study of Norwest's loan denial rates to Natives 2) an examination of Wells Fargo's fair lending practices with regard to Native loan applicants and 3) a commitment to engage in a national dialogue with Native people to discuss establishment of an Indian Country specific lending agreement. However, given the weak home lending numbers evidenced in the Rapid City area, and based on the strength of the argument developed by the Coalition and your partners, we endorse your efforts to challenge this bank merger to improve opportunities for home lending and financing for Native people in South Dakota.

We all know from experience that a unified effort among Native people has the potential to spark change and eradicate institutional patterns of discrimination, improve poor and inadequate services and remove barriers to access. We know that better access to financial services in Indian Country has already been achieved by individual reservation communities through the Community Reinvestment Act, but we also know that much more must be done for all tribes and Native

people. We, along with the Rapid City Housing Coalition, the Lakota Fund, UNITY and other Native partners, would like to see a specific commitment from Norwest and Wells Fargo that will spell out how the merged entity will serve Indian Country. It is critical for banks to establish working partnerships with tribal representatives in their area, thus we support the establishment of collaborative efforts to identify and address the unique lending, investment and development needs in Indian Country.

First Nations pledges our support to the Rapid City Housing Coalition, and its partners, in this endeavor to ensure that Native concerns are heard and that financial institutions are responsive to American Indian tribes and communities.

Sincerely,

A handwritten signature in cursive script that reads "Sherry Salway Black". The signature is written in dark ink and is positioned above the printed name and title.

Sherry Salway Black
Vice President

MR. GARY LOUDNER, FOUNDER/
PRESIDENT,
BLACK HILLS SATELLITE COMMUNICATIONS--NEWS OF SD
SNAIL MAIL: 2725 West Omaha St., Rapid City, SD 57702-8143-31
FAX: (please single page, 605-341-0675)

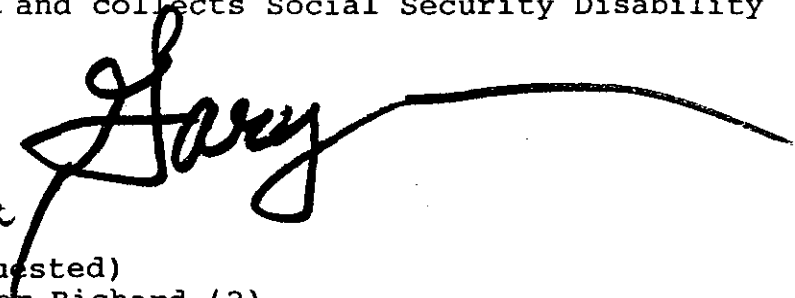
Wednesday, 3 September, 1998

(THIS STATEMENT GIVEN TO THE RAPID CITY HOUSING COALITION)
LET IT BE KNOWN TO ALL MEN (PERSONS),

I, Mr. Gary L. Loudner, a current Norwest savings depositor (Account 0911--529151, Region Six, Mt. View), has been with Norwest for several years since 1993 and on two different occasions applied for credit and most recently, ^{ly}open** line of credit with Minneapolis based, Tires Plus. and was denied both times.

I am a ^(Grow Creek) $\frac{1}{4}$ Sioux Indian gentleman and collects Social Security Disability benefits, monthly.

line of credit



(**=several hundred dollars requested)

C/C Norwest Mountain View Manager Richard (?).

Pete Cappa, Rapid City Main Office Management,

Region Six Management Gary Olson, 101 N Phillips Ave.,

Kirk Dean, Sioux Falls, SD 57104
too!

To whom this may concern:

9-10-98

My name is Karrie Hight. I am a Native American enrolled with the Rosebud Sioux Tribe in South Dakota.

I wasn't raised around my people or even in the state of South Dakota, because of the fact that my father was a Maine.

I am now happily married living in Rapid City, South Dakota with 3 children. Yet, I have never lived any place where I've experienced so much prejudice.

My husband + I decided to open a checking account with the Norwest Bank. There were times I would want to cash a check. They made me feel uncomfortable by asking questions such as, "Do you have an account with us?", "Can I see some I.D." or "Do you know your account number?" This one time there was a lady that was so rude that she wouldn't even greet me or say good-bye!

~~for the last time, I don't want to say anything~~

Also, we applied for a \$1000.00 loan with Norwest Bank. They made it sound like we would have a good chance of being approved, but we weren't. They said that it was because of our ~~debt~~ bad credit, but if they would of looked over our credit report, they would have found out that our debts don't exceed over \$2000.00.

They could have asked us if we were consolidating our debts, which we are, and phoned up the company that we are working with.

Personally, it was a small loan to ask for. If we weren't able to pay them back, we

wouldn't have applied for it in the first place.

Don't get me wrong. There are some people that work at the Northwest Bank that treat us polite, but the ones that are prejudiced are the ones that make the whole Northwest Bank look bad.

I do wish for the best that something can be resolved about those type of people.

We are still banking with Northwest because of the fact that our time is very little. My husband has a full time job during the day while I'm at home taking care of the house and three children that are 6 yrs, 3 yrs, & one newborn child. I am also taking night classes at the Oglala Lakota College full time.

It would be nice driving up or walking in to my bank not having to wonder if I'm going to have to speak up for myself or not.

Thank you for your consideration!

Sincerely,

Karrie Wright

September 15, 1998

To Whom It May Concern:

This is in regards to Norwest Bank and what I feel their policy to be.

In years past, I was a client and had loans, some with collateral, some with none, which I always paid back on time including each payment.

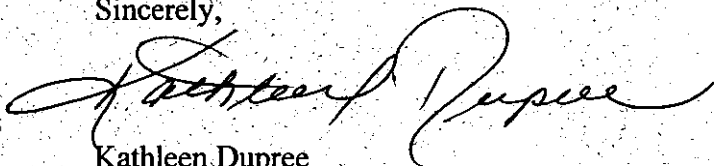
As years past I came to regard the service at Norwest less than comfortable. I began to feel as if I was a number and not a person.

The last time I tried to take out a loan, my past payment history wasn't even considered and I felt that I was not treated fairly.

I have also had dealings where I was given to understand that information that I received was suppose to have been kept confidential. I believed at that time that these dealings were not right, but could not be proven as it would have been considered "hearsay" by me and the persons involved would have denied it knowing that one of them would have lost his job.

I do not care to do business with someone I don't feel comfortable in trusting or with whom I feel is talking down to me or sees me as just another number.

Sincerely,

A handwritten signature in cursive script, appearing to read 'Kathleen Dupree', written in dark ink.

Kathleen Dupree

September 11, 1998

To Whom It May Concern:

My Name is Doree Plume, I am a Native American Woman living in Rapid City, South Dakota. I have been banking with Norwest Bank since 1994 here in Rapid City. I requested a loan for a 1976 Chevrolet Caprice in 1994 and was denied due to my credit report. At the time of the request I had one item on my credit report in which I co-signed on a vehicle for an individual, the individual defaulted the loan and this remained on my credit history as bad credit.

I again requested a car loan in 1995 and in 1996 and was denied both times. I have been working for the same company during the requests for the loans; however, this was not taken into consideration.

At present my income is \$24,000.00 (twenty four thousand a year), and despite my steady work history and my yearly salary I am still unable to obtain a loan through my bank. I have paid loans to private leading agencies and paid two vehicles off, despite my record of being on time with my debts and monthly bills it is not taken into consideration.

I personally believe that every effort to show good faith in my history of payments is futile. I requested yet another loan for consolidation of debts in 1998 and again denied. This will leave me no choice but to leave Norwest Bank and transfer to another local bank here in Rapid City.

Sincerely,

A handwritten signature in black ink, appearing to read 'Doree Plume', with a long horizontal flourish extending to the right.

**Doree Plume
731 Gold Street
Rapid City, South Dakota 57701
(605) 355-9657**

~~big~~ To whom it may concern.
I am on welfare and get checks
every month, one month I had to
walk up to Norwest Bank it was
the only closest bank and they
wanted to charge me \$12.00 to cash
it please consider this. Amber E
Rapid, SD.

September 10, 1998

To Whom It May Concern:

My name is Stacey Red Willow, I am a member of the Oglala Sioux Tribe and live in Rapid City. My family opened an account with Norwest Bank, 825 St. Joseph St. in 1991. The services we received by the employees of the bank were unprofessional. They weren't helpful or willing to work with us. Due to the past experience, I have commented to friends and families on the bad services and would not recommend banking with Norwest.

Sincerely,


Stacey Red Willow

September 15, 1998

To Whom It May Concern:

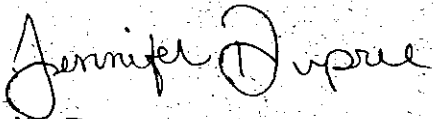
This letter is with regards to Norwest Bank, their policies, and what I perceive to be their Customer Service relations.

I opened an account with Norwest Bank in April of 1997. To date I have never had an overdraft or any problems with my account. I moved back to Rapid City in November of 1997 keeping my account with Norwest. In Rapid City I frequent only one bank and every time I go in, I'm made to feel that first of all they don't believe me and second that my account is not that important simply because it isn't a large one (my perception).

I have also taken checks to deposit only, for my Grandmother in her account, and have been told that I wasn't aloud to deposit them. I don't understand this policy. It would seem to me that anyone should be able to deposit money if the deposit slip is filled out correctly, which it was. I understand not being able to write a check on her account, but I don't understand not being able to deposit money for her.

I am currently in the process of changing banks, as I do not care for the Customer Service relations I have encountered with Norwest Bank. I feel that they are prejudicial, not only toward race but also toward social status.

Sincerely,

A handwritten signature in cursive script that reads "Jennifer Dupree". The signature is written in dark ink and is positioned above the printed name.

Jennifer Dupree